

Benefits at a Glance – Short Term Disability (STD) Plan Edmonton Fire Fighters' Union

| Coverage | Benefit Description |
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| Waiting Period | <ul style="list-style-type: none"> • Probationary and permanent employees shall be a member of the Plan upon completion of 90 calendar days of continuous employment. • If an employee is absent from work on the date they would have been eligible to participate in the Plan they are not eligible until they have returned to work for a period of at least 10 consecutive working days, except those employees who work 10 and 14 hour shifts averaging 42 hours per week, shall only be required to return to work for 8 consecutive shifts. • If an employee is absent from work during the waiting period due to a personal disability for one complete pay period or more, the waiting period is extended by the number of days absent. • If an employee is absent from work during the waiting period due to an approved leave of absence without pay for one complete pay period or more, the waiting period is extended by the number of days absent. |
| Premiums | <ul style="list-style-type: none"> • The City pays 100% of the premiums. |
| Eligibility for Benefits | <ul style="list-style-type: none"> • Based on medical information provided the Plan Adjudicator (the City's Disability Management Section) will determine a member's eligibility for STD benefits. • The Plan Adjudicator may refer the member, at the Plan's expense, for an independent medical examination. • The Plan Adjudicator may require that the member perform modified or alternative duties if the member is unable to perform the duties of their regular position but is capable of performing modified or alternative duties. |
| Definition of Disability | <ul style="list-style-type: none"> • The member is unable to perform the duties of their regular position because of a personal non-occupational disability. |
| Benefit Duration | <ul style="list-style-type: none"> • Benefits cease at the earliest of the date the member: <ul style="list-style-type: none"> - is no longer disabled from performing the duties of their regular position or any alternative employment made available by the City; - STD benefits are exhausted; - passes away; or - is laid off (this does not apply to members who were eligible to receive STD benefits prior to the notice of layoff and continues past the effective date). |
| Other Benefits Coverage | <ul style="list-style-type: none"> • While in receipt of STD benefits, the member continues to be covered under the benefit plans for which the member is eligible based on their regular rate of pay. • Both the member and the City continue to pay their share of the contributions to the benefit plans. |

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| Benefit Amount | <ul style="list-style-type: none"> • Benefits are payable at 100% of the regular rate of pay for up to 680 hours of work for members who do not work 10 and 14 hour shifts averaging 42 hours per week and who have worked more than 85 working days or 90 calendar days. • Benefits are payable at 100% of the regular rate of pay for up to 62 shifts for members who do work 10 and 14 hour shifts averaging 42 hours per week and who have worked more than 90 calendar days of continuous service. |
| Benefit Amount Adjustments | <ul style="list-style-type: none"> • A member who does not work 10 and 14 hour shifts averaging 42 hours a week and has received the lesser of 85 working days or 680 hours of benefits at 100% of the regular rate of pay in a payroll year will receive 90% of the regular rate of pay for all subsequent incidents of disability in the payroll year. • A member who does work 10 and 14 hour shifts averaging 42 hours a week and has received 62 working days of benefits at 100% of the regular rate of pay in a payroll year will receive 90% of the regular rate of pay for all subsequent incidents of disability in the payroll year. • A member who is receiving benefits at 90% of the regular rate of pay on the last day of the payroll year, will be eligible for benefits at 100% of the regular rate upon returning to work for 10 consecutive working days, except those members who work 10 and 14 hour shifts averaging 42 hours a week will be required to return to work for at least 8 consecutive shifts. |
| Disability Incidents (Absence) | <ul style="list-style-type: none"> • Each period of absence from work due to non-occupational disability, which exceeds 3 hours, will be counted as 1 incident of absence under this Plan. <ul style="list-style-type: none"> – Banked overtime or vacation credit may be used for the period of time in excess of 3 hours to avoid the absence counting as an incident of disability. – Upon approval from the Plan Adjudicator, an member who is receiving on-going therapeutic treatment for a life-threatening disability may have the periods of absence exceeding 3 hours in a payroll year considered as one disability incident. • On the 4th and each subsequent incident of absence in a payroll year, STD benefits shall be payable at 75% of the member's regular rate of pay. <ul style="list-style-type: none"> – If a member had 3 or less incidents of absence in the previous payroll year, STD benefits shall be payable at 75% of the member's regular rate of pay on the 5th and each subsequent incident of absence in a payroll year. – For members who do not work 10 and 14 hour shifts averaging 42 hours per week, the reduction to 75% of the member's rate of pay shall continue for the lesser of 10 working days or 80 working hours. If the absence extends beyond this described time, then further STD benefits for such incident shall be paid at 100% of the members regular rate of pay. – For members who do work 10 and 14 hour shifts averaging 42 hours per week, the reduction to 75% of the member's rate of pay shall continue for 8 working shifts. If the absence extends beyond this described time, then further STD benefits for such incident shall be paid at 100% of the members regular rate of pay. |
| Benefits Offsets (Reduction) | <ul style="list-style-type: none"> • The STD benefit amount is reduced by the amount the member may be entitled to receive from the following sources: <ul style="list-style-type: none"> - Canada Pension Plan and/or Quebec Pension Plan disability payments, excluding those disability benefits payable on behalf of the member's dependents; - income payable monthly as a result of the member's disability from any plan not personally contracted for by the member ; - other disability benefits payable as a result of Provincial or Federal legislation; - monies received from the Crimes Compensation Board; - monies received from the Worker's Compensation Board in respect of a disability for which benefits are received under this Plan. |

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| Alternative Employment | <ul style="list-style-type: none"> If a member is unable to perform the duties of their regular position but is capable of performing modified or alternative duties, the City may require that the member perform such modified or alternative duties until the member is again capable of performing the duties of their regular position. A member shall continue be to paid and receive any entitlement that they normally would have been eligible for if they were still in their regular position. <ul style="list-style-type: none"> Pay provided from these modified or alternative duties will not exceed the duration for which benefits would be payable. Benefits under this Plan will cease if the member engages in employment for gain that is not approved by the Plan Adjudicator. Benefits will cease as of the date employment for gain commenced. |
| Recurring Disability | <ul style="list-style-type: none"> If an employee returns to work after a period of disability and becomes disabled again within 15 calendar days due to causes related to the earlier disability, the second period of disability shall be considered an extension of the earlier period of disability and only the balance of the remaining Short Term Disability benefits from the earlier disability shall be payable. This second period of disability shall be treated as a separate incident. If an employee returns to work after a period of disability and becomes disabled again within 5 calendar days due to causes unrelated to the earlier disability, then the second period of disability shall be considered as an extension of the earlier disability and only the balance of the Short Term Disability benefits remaining from the earlier disability shall be payable. This second period of disability shall be treated as a separate incident. |
| Limitations and Exclusions | <ul style="list-style-type: none"> No benefits are payable if the member is not fulfilling the treatment program prescribed by the physician. Benefits will not be payable during the period a member is on leave of absence without pay. While in receipt of benefits, the member must be available (at all times) to perform any reasonable obligations required by the Plan Adjudicator to substantiate and/or justify their claim for benefits. A member who is absent from work due to a non-occupational disability may be required to provide a medical certificate signed by a licensed physician that states the member is medically fit to return to the duties of their position, in order to be eligible to return to work. A member who leaves the Edmonton area while in receipt of benefits without obtaining prior approval from the Plan Adjudicator shall not be entitled to receive benefits for the period that the member is outside the Edmonton area. (For those members whose principal residence is outside of Edmonton, this means outside the area in which they normally reside). |

The Short Term Disability Plan is not provided through a contract of insurance. For this Plan, the benefits are payable from premiums, interest or investment earnings and an excess of revenue over expenditures.

This summary provides general information only. The terms and conditions of the collective agreement will apply.

September 30, 2003